TX Wealth Creation Ecosystem — Business Plan

Education, enterprise enablement, verified commerce and responsible member tools

PREPARED FOR TX Global Thinkers and Entrepreneurs	**STATUS** Operational draft for review
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Executive summary

TX Wealth Creation Ecosystem is a Ghana-focused education and enterprise platform designed to help emerging entrepreneurs learn practical skills, develop market-ready businesses, access verified products and services, and track transparent member activity. The platform combines expert-led training, a digital member back office, an affiliate and partner store, business coaching, a five-level achievement journey, and a future Ant Susu savings experience delivered only through appropriately licensed partners.

The immediate commercial opportunity is to serve adults and early-stage entrepreneurs who need structured personal development, digital business skills, management capability, investment education, applied AI training and a trusted community marketplace. The model begins with genuine education and service revenue—not recruitment fees—and uses a compliance-first ledger to distinguish projected, pending, approved and paid activity.

> **Strategic proposition**
> Build a trusted learning-and-commerce ecosystem first; add regulated savings and payment functionality only after licensing analysis, partner due diligence, controls testing and legal approval.

Investment case

- Clear customer need: practical, accessible entrepreneurship and digital-skills development.
- Dual-currency presentation for USD pricing and disclosed GHS equivalents.
- Recurring engagement through quarterly training eligibility, courses, coaching and marketplace activity.
- Auditable member and administrator portals with referral attribution, board progress and earnings-status controls.
- Expandable B2C, B2B training, sponsorship-readiness and verified marketplace revenue streams.

1. Company and mission

Mission: empower the next generation of thinkers, leaders and entrepreneurs with skills, tools, networks and responsible pathways to create value. Vision: become a trusted African platform for practical learning, enterprise formation, transparent commerce and community advancement.

2. Problem and customer

Customer segment	Primary problem	TX response
Aspiring entrepreneurs	Limited structure, mentors and market access	Training, coaching and marketplace readiness
Micro and small businesses	Weak digital marketing and management systems	Practical courses, AI tools and business support
Young professionals	Need adaptable leadership and financial capability	Personal development and financial education
Institutions and employers	Need relevant workforce and entrepreneurship programs	Custom cohorts and expert-led seminars

3. Products and services

- Standard Membership — US$150 or disclosed GHS equivalent; optional US$50 monthly installments for three months.
- Combined Package — US$270 or disclosed GHS equivalent; positioned as the expanded recommended learning and enterprise-support offer.
- TX GRC-IntelliGuard — governance, risk, compliance and responsible technology training.
- Digital personal development, business and marketing, management, investment education, social development and applied AI training.

- Business idea coaching, creation support and sponsorship-readiness assessment.
- Verified affiliate and partner marketplace for products, services and member businesses.
- Future Ant Susu savings tools through a licensed financial or payment partner only.

4. Value proposition

Members receive an integrated journey from learning to execution: assess goals, complete practical training, build a business proposition, reach customers, document verified activity and monitor progress. The platform's differentiator is the combination of local relevance, international expertise, structured member support and transparent status tracking.

5. Business model

Revenue stream	Timing	Control
Membership and course fees	Upfront/installment	Refund policy; clear deliverables
Advanced training cohorts	Quarterly or scheduled	Instructor and curriculum QA
Coaching and venture services	Project or package	Scope and milestone acceptance
Marketplace commissions	Per verified sale	Seller standards; refunds; fraud monitoring
Institutional training	Contracted	Signed scope; invoicing; outcomes
Sponsorship administration	If approved	Separate criteria; conflict controls

Excluded revenue logic

Recruitment alone does not create revenue or compensation. Member-fee recycling, guaranteed returns, unlicensed deposit-taking and unlicensed investment activity are prohibited design assumptions.

6. Go-to-market strategy

- Launch with the education and coaching offer; publish curricula, facilitator profiles and clear outcomes.
- Recruit pilot cohorts through universities, professional associations, SMEs, community groups and digital channels.
- Use demonstrations, free masterclasses and case studies to convert interested prospects.
- Build referral advocacy around course and service satisfaction, not income promises.
- Onboard verified partners only under written standards and disclosure rules.

7. Operations

Function	Core process	Owner
Learning	Curriculum review → enrollment → delivery → assessment	Program Director
Membership	Identity → package → payment evidence → activation	Member Operations
Commerce	Seller review → listing → order → fulfillment → support	Marketplace Lead
Earnings ledger	Evidence → review → approval → external settlement → paid status	Finance & Compliance
Technology	Release controls → monitoring → support → incident response	Technology Lead
Compliance	Legal classification → controls → audit → complaints	Compliance Lead

8. Technology roadmap

1. Phase 1: member registration, referrals, boards, courses, benefits and controlled earnings ledger.
2. Phase 2: content management, notifications, analytics, verified merchant catalog and support tickets.
3. Phase 3: regulated payment integration, reconciliation, refunds and disclosed FX rates.
4. Phase 4: Ant Susu partner integration, savings plans and withdrawals under licensed custody.
5. Phase 5: institutional APIs, advanced reporting and regional expansion.

9. Compliance and risk

The Bank of Ghana’s Payment Systems and Services Act, 2019 (Act 987) provides the licensing framework for payment services; TX should use an approved provider and obtain legal advice before processing or holding funds. The Data Protection Commission regulates compliance with the Data Protection Act, 2012 (Act 843), including registration and responsible handling of personal data. Any investment-like product requires classification and engagement with the Securities and Exchange Commission. Cybersecurity governance should align with Ghana’s Cybersecurity Act, 2020 (Act 1038).

Risk	Impact	Mitigation
Misleading earnings claims	Regulatory and reputation harm	Approved claims library; monitoring; sanctions
Payment or savings misclassification	Severe legal exposure	Licensed partner; counsel; regulator engagement
Pyramid-scheme characteristics	Business-model failure	Retail-revenue tests; no recruitment-only rewards

Data breach	Member harm and penalties	Data minimization; encryption; access reviews; incident plan
Liquidity/refund failure	Customer harm	Separate accounts; reconciliation; reserve and refund rules
Partner misconduct	Brand and customer harm	Due diligence; contracts; monitoring; termination rights

10. Financial plan and assumptions

A complete financial model requires validated acquisition cost, course-delivery cost, staff plan, payment fees, refund rate, marketplace volume and retention data. The following management targets are planning assumptions—not forecasts or investment returns.

Measure	Pilot target	Year-one management target
Paying members	50–100	500–1,000
Training completion	≥70%	≥75%
Refund/complaint rate	<5%	<3%
Retail/service revenue share	≥70% of eligible revenue	≥80%
Monthly reconciliation	100%	100%
Member-data incidents	0 material incidents	0 material incidents

Illustrative use of funds

Category	Indicative share
Product and technology	25%
Curriculum and facilitators	20%
Marketing and partnerships	18%
Member operations and support	15%
Compliance, legal and audit	12%
Contingency and reserves	10%

11. Milestones

- 0–90 days: legal classification, product/service catalog, policies, pilot curriculum, controls and partner shortlist.
- 3–6 months: education-only pilot, outcome measurement, complaint process and verified marketplace beta.

- 6–12 months: refine unit economics, institutional partnerships and regulated payment integration if approved.
- 12–24 months: scale cohorts and commerce; consider Ant Susu only after licensing and custody safeguards.

12. Governance

- Board or advisory oversight across education, finance, technology, compliance and community impact.
- Documented approval limits, conflicts register and related-party transaction rules.
- Monthly operating dashboard and quarterly compliance/risk review.
- Independent legal, financial and information-security reviews before regulated launches.

Sources and regulatory reference points

- Bank of Ghana — Payment Systems and Services Act, 2019 (Act 987): https://www.bog.gov.gh/wp-content/uploads/2022/03/Payment-Systems-and-Services-Act-2019-Act-987_.pdf
- Bank of Ghana — approved electronic money issuers and payment service providers: https://www.bog.gov.gh/news/list-of-approved-electronic-money-issuers-and-payment-service-providers/
- Ghana Data Protection Commission — compliance guidance: https://dataprotection.org.gh/compliance/
- Securities and Exchange Commission Ghana — public notices: https://sec.gov.gh/public-notices-press-releases/
- Cyber Security Authority Ghana: https://www.csa.gov.gh/